Amendments to the Claims

1.   (Currently Amended)   A computer-implemented method of facilitating a value exchange between multiple users in a distributed value exchange system ~~without requiring a user to initiate communication with another user~~, the method comprising:

(a)   registering a first user with the value exchange system, wherein the first user is assigned a first account with the value exchange system;

(b)   receiving at the value exchange system a value exchange transaction from the first user, wherein said transaction involves a second user and includes:

(i)   a pre-existing identifier of the second user, wherein the pre-existing identifier enables communication with the second user independent of the value exchange system; and

(ii)   a value to be exchanged between the first user and the second user; wherein the first user sends the value exchange transaction to the value exchange system without informing the second user of the value exchange transaction; and

(c)   at the value exchange system:

(i)   computer-generating a notification of said value exchange transaction;

(ii)   electronically sending said notification to the second user; and

(iii)   prior to said electronically sending, allocating said value between said first account and a second account associated with the second user.

2.   (Previously Presented)   The method of claim 1, further comprising: registering the second user with the value exchange system if not already registered.

3.   (Original)   The method of claim 1, wherein said value to be exchanged between the first user and the second user is to be transferred from the first user to the second user.

4. (Original) The method of claim 1, wherein said value to be exchanged between the first user and the second user is to be transferred from the second user to the first user.

5. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user as a redeemable voucher.

6. (Original) The method of claim 5, wherein said redeemable voucher is redeemable by the second user by selecting an electronic link provided to the second user.

7. (Original) The method of claim 5, wherein the redeemable voucher includes an electronic advertisement.

8. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user through a debit card.

9. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user in the form of a web certificate, and wherein the method further comprises:
transferring said value to be exchanged between the first user and the second user from the second user to a third user.

10. (Original) The method of claim 1, wherein said pre-existing identifier is a telephone number.

11. (Original) The method of claim 1, wherein said pre-existing identifier is an electronic mail address.

12.   (Original)   The method of claim 1, wherein said receiving a value
exchange transaction comprises:

    initiating a value exchange involving a second user on a mobile client device of
said first user;

    establishing a connection between the first user and the value exchange system;
and

    transmitting said value exchange to the system.

13.   (Original)   The method of claim 12, wherein said initiating a value
exchange transaction comprises establishing a communication link between the first
user's mobile computing device and a second user's mobile client device.

14.   (Original)   The method of claim 1, wherein said value exchange
transaction is received from the first user through a mobile communication device.

15.   (Original)   The method of claim 14, wherein the mobile
communication device is a personal digital assistant.

16.   (Original)   The method of claim 14, wherein the mobile
communication device is a telephone.

17.   (Original)   The method of claim 14, wherein the mobile
communication device is a two-way pager.

18.   (Original)   The method of claim 14, wherein said value exchange
transaction is received from the mobile communication device through a wireless
network.

19.   (Original)   The method of claim 14, wherein the mobile
communication device is a disconnectable device.

20.   (Original)   The method of claim 1, further comprising converting said value to be exchanged between the first user and the second user from a first form to a second form.

21.   (Original)   The method of claim 20, wherein said first form is a first currency and said second form is a second currency.

22.   (Previously Presented)   The method of claim 1, wherein a form of said value to be exchanged between the first user and the second user depends on the pre-existing identifier.

23.   (Original)   The method of claim 1, further comprising holding said value to be exchanged between the first user and the second user in escrow with an escrow party until said value exchange transaction is completed.

24.   (Previously Presented)   The method of claim 1, further comprising repeating (b) and (c) for a second value exchange transaction between the second user and a third user.

25.   (Original)   The method of claim 1, wherein an asymmetric cryptographic scheme is applied to secure said value exchange transaction.

26.   (Currently Amended)   A computer-implemented method of facilitating an exchange of value between multiple users through a distributed transaction system separate from the multiple users, the method comprising:

(a)   receiving an instruction from a first user to exchange a value with a second user, wherein the first user is a registered user of the distributed transaction system and the instruction includes:

(i)   an identifier of a second user not registered with the distributed

8   transaction system, wherein said identifier is usable to identify the second user

independently of the distributed transaction system; and

10   (ii)   the value to be exchanged between the first user and the second

user; ~~and~~

12   ~~wherein no term of said value exchange is negotiable by the second user;~~

(b)   notifying the second user of said value exchange in an electronic

14   communication from the distributed transaction system;

(c)   registering the second user with the distributed transaction system <u>at a</u>

16   <u>computer, wherein the distributed transaction system comprises the computer</u>; and

(d)   transferring said value between the first user and the second user within

18   the distributed transaction system<u>;</u>

<u>wherein no term of said value exchange is negotiable by the second user after said</u>

20   <u>receiving and before said transferring.</u>

27.   (Original)   The method of claim 26, wherein said identifier is an

2   electronic mail address.

28.   (Original)   The method of claim 26, wherein said identifier is a

2   telephone number.

29.   (Original)   The method of claim 26, wherein said instruction is

2   received through a mobile communication device operated by the first user.

30.   (Currently Amended)   A <u>computer-implemented</u> method of

2   facilitating a financial transaction between a first user and a second user through a

distributed financial services system, the method comprising:

4   (a)   registering a first user with the distributed financial services system;

(b)   receiving at the distributed financial services system a financial exchange

6   request from a mobile communication device operated by the first user, wherein said

financial transaction request includes:

8   (i)   a pre-existing identifier of a second user participating in said

financial exchange, wherein said pre-existing identifier is configured to identify

10   the second user for a purpose other than conducting a financial exchange with the

financial services system; and

12   (ii)   an amount of the financial exchange, wherein said amount is non-

negotiable by the second user;

14   (c)   computer-generating and sending a notification of said financial exchange

request from the distributed financial service system to the second user; and

16   (d)   within the distributed financial service system, allocating said amount of

said financial exchange between the first user and the second user.

31.   (Original)   The method of claim 30, wherein said pre-existing

2   identifier is an electronic mail address.

32.   (Original)   The method of claim 30, wherein said pre-existing

2   identifier is a telephone number.

33.   (Original)   The method of claim 30, further comprising:

2   (c')   registering the second user with the distributed financial services system

before allocating said amount of said financial exchange.

34.   (Previously Presented)   A value exchange system for exchanging

2   value between multiple users, comprising:

a database configured to store information concerning registered users of the

4   value exchange system and details of transactions conducted by the registered users;

a synchronization server configured to receive a first value exchange transaction

6   from a client device operated by a first party, wherein said first value exchange

transaction involves a second party identified by the first party with an electronic mail

8   address, but terms of said first value exchange transaction are not negotiable by the

second party; and

10   a communication server configured to:

notify the second party of said first value exchange transaction using said

12   electronic mail address; and

receive a connection from the second party and register the second party if

14   not already registered.

35.   (Original)   The system of claim 34, further comprising a financial

2   server configured to interact with a financial institution to access value to facilitate said

first value exchange transaction.

36.   (Original)   The system of claim 34, further comprising a security

2   server configured to generate a digital identity certificate that may be used to authenticate

the first party.

37.   (Original)   The system of claim 36, wherein said security server is

2   further configured to authenticate a digital transaction certificate that may be used to

authenticate said value exchange transaction.

38.   (Cancelled)

39.   (Currently Amended)   A computer readable storage medium

2   storing instructions that, when executed by a computer, cause the computer to perform a

method of facilitating a value exchange between multiple users in a distributed value

4   exchange system ~~without requiring a user to initiate communication with another user~~,

the method comprising:

6   (a)   registering a first user with the value exchange system, wherein the first

user is assigned a first account with the value exchange system;

8   (b)   receiving at the value exchange system a value exchange transaction from

the first user, wherein said transaction involves a second user and includes:

10   (i)   a pre-existing identifier of the second user, wherein the pre-

existing identifier enables communication with the second user independent of the

12   value exchange system; and

(ii)   a value to be exchanged between the first user and the second user;

14   wherein the first user sends the value exchange transaction to the value
exchange system without informing the second user of the value exchange

16   transaction; and

(c)   at the value exchange system:

18   (i)   computer-generating a notification of said value exchange
transaction;

20   (ii)   electronically sending said notification to the second user; and

(iii)   prior to said electronically sending, allocating said value between

22   said first account and a second account associated with the second user.

40.   (Currently Amended)   A computer readable storage medium

2   storing instructions that, when executed by a computer, cause the computer to perform a
method of facilitating an exchange of value between multiple users through a distributed

4   transaction system, the method comprising:

(a)   receiving an instruction from a first user to exchange a value with a

6   second user, wherein the first user is a registered user of the distributed transaction
system and the instruction includes:

8   (i)   an identifier of a second user not registered with the distributed
transaction system, wherein said identifier is usable to identify the second user

10   independently of the distributed transaction system; and

(ii)   the value to be exchanged between the first user and the second

12   user; and
          wherein no term of said value exchange is negotiable by the second user;

14   (b)   notifying the second user of said value exchange in an electronic
communication from the distributed transaction system;

16   (c)   registering the second user with the distributed transaction system at a
computer, wherein the distributed transaction system comprises the computer; and

18   (d)   transferring said value between the first user and the second user within
the distributed transaction system;

20   wherein no term of said value exchange is negotiable by the second user after said receiving and before said transferring.

41.   (Previously Presented)   A computer readable storage medium

2   storing instructions that, when executed by a computer, cause the computer to perform a method of facilitating a financial transaction between a first user and a second user

4   through a distributed financial services system, the method comprising:

(a)   registering a first user with the distributed financial services system;

6   (b)   receiving at the distributed financial services system a financial exchange request from a mobile communication device operated by the first user, wherein said

8   financial transaction request includes:

(i)   a pre-existing identifier of a second user participating in said

10   financial exchange, wherein said pre-existing identifier is configured to identify the second user for a purpose other than conducting a financial exchange with the

12   financial services system; and

(ii)   an amount of the financial exchange, wherein said amount is non-

14   negotiable by the second user;

(c)   computer-generating and sending a notification of said financial exchange

16   request from the distributed financial service system to the second user; and

(d)   within the distributed financial service system, allocating said amount of

18   said financial exchange between the first user and the second user.

42.   (Currently Amended)   A system for facilitating the transfer of

2   value from one user to another user, comprising:

means for receiving a value transfer request from a value provider, wherein said

4   value transfer request comprises:

an electronic mail address of a value receiver; and

6   a first value to be transferred from the value provider to the value receiver;

means for transferring said first value from a first account associated with the

8   value provider to a second account associated with the value receiver; and

means for notifying the value receiver of said value transfer only after said first

10   value is transferred from the first account to the second account;

wherein the value receiver is identifiable, for purposes of said value transfer, only

12   by said electronic mail address.

43.   (Currently Amended)   A computer-implemented method of

2   transferring value, comprising:

receiving a connection from a registered user of a value transfer system;

4   receiving from the registered user a request to execute a transfer to an

unregistered party, wherein the unregistered party is identified only by an electronic mail

6   address, the request comprising:

said electronic mail address of the unregistered party; and

8   a first value to be transferred to the unregistered party;

at the value transfer system, transferring said first value from the registered user

10   to the unregistered party;

only after said first value is transferred, sending notification of said transfer from

12   said value transfer system to the unregistered party via electronic mail; and

registering the unregistered party, wherein said registering comprises creating an

14   account for the unregistered party; and

wherein the unregistered party is not informed of said transfer by the registered

16   user.

~~at the value transfer system, transferring said first value from the registered user~~

18   ~~to the unregistered user.~~

44.   (Currently Amended)   A computer-implemented method of

2   transferring value, comprising:

receiving a connection from a first user of a value transfer system;

4   receiving from the first user a request to execute a value transfer to a second user,

the request comprising:

6   an electronic mail address of the second user; and

a first value to be transferred to the second user; and

8   only after said first value is transferred to the second user, sending a notification

of said value transfer from said value transfer system to the second user via electronic

10   mail;

wherein said electronic mail address is sufficient for said value transfer system to

12   transfer said first value from an account of the first user to an account associated with the

second user; and

14   wherein the second user is not informed of said value transfer until the second

user receives said notification.

45.   (Previously Presented)   The method of claim 1, wherein said

2   registering the first user comprises creating said first account.

46.   (Previously Presented)   The method of claim 45, wherein said

2   receiving comprises said registering.

47.   (Previously Presented)   The method of claim 1, wherein said

2   allocating comprises:

creating said second account; and

4   registering the second user.